

## FTC WARNING!

### Six Signs a Scholarship Could Be a Scam.

"This scholarship is guaranteed or your money back."

No one can guarantee that they'll get you a grant or scholarship. Refund Guarantees often have conditions or strings attached. Get refund policies in writing--before you pay.

"You can't get this information anywhere else." There are many free lists of scholarships available. Check with your school or library before you decide to pay someone to do the work for you.

"May I have your credit card or bank account number to hold this scholarship?" Don't give out your credit card or bank account number on the phone without getting information in writing first. It may be a set-up for an unauthorized withdrawal from your account.

"We'll do all the work." Don't be fooled. There's no way around it. You must apply for scholarships or grants yourself.

"The scholarship will cost some money." Don't pay anyone who claims to be "holding" a scholarship or grant for you. Free money shouldn't cost a thing.

"You've been selected" by a 'national foundation' to receive a scholarship, or "You're a finalist" in a contest that you never entered. Before you send money to apply for a scholarship, check it out. Make sure the foundation or program is legitimate.

**Need Money For College?** Check with your school guidance counselor or local librarian for free information about scholarships before you pay someone for the same scholarship lists.

Source: Federal Trade Commission,  
<<http://www.ftc.gov/bcp/online/edcams/scholarship/dontget.htm>>

# College Calendar

## What to do when?

Okay, you're a senior or junior in high school and you're interested in going to college. Well, if that's the case, you need to be doing something about it and the sooner the better. For the freshmen and sophomores, there's no rush just yet. Some would say you could start now and there's no real harm in looking, but really, shouldn't you get a few high school courses under your belt first?

Anyway, for those of you who should be starting, you'll want to be considering taking the ACT and/or SAT real soon. At or toward the end of your junior year, you'll want to be collecting application information from those schools you are interested in. During the summer between your junior and senior years is a good time to visit the schools of your choice. Granted, this isn't always possible if you live more than several hours driving distance away.

Maybe the family has a summer trip planned and it just happens to be at a location near a preferred college. Is it possible to hitch a ride with a parent/grandparent/aunt/uncle who is going on a business trip to a place close to the campus? If so, you might want to see about taking a tour then. This is a time when colleges are expecting you. They provide tours for potential incoming students. They can also connect you with current students who'll meet with you and/or talk on the phone or via e-mail. This is a good way to learn about a school.

At the start of your senior year, you'll want to stay on top of things. Many deadlines will come and go during the year so you should be taking notes now.

### September

- ✦ Finish sending your college applications.
- ✦ Check to be sure you're on target for meeting your high school graduation requirements. Your guidance counselor can help.
- ✦ If necessary, re-take the ACT and/or SAT tests.

### October

- ✦ Call or write the admissions offices to obtain financial aid information from the schools to which you've applied.
- ✦ Check with your guidance counselor to see if your school offers a financial aid workshop. This is usually open to students and parents.

### November

- ✦ Be quick in responding to requests from the college admissions offices.
- ✦ Seasons Greetings

### January

- ✦ Collect copies of your parent's W-2's and 1099's once they've filled out their federal tax returns. You'll need these for your financial aid application.
- ✦ Be sure to complete and send in your Free Application for Federal Student Aid (FAFSA). Forms are available at <[www.fafsa.ed.gov](http://www.fafsa.ed.gov)>
- ✦ Check to see if your high school transcripts are being/have been sent to interested schools.

### February

- ✦ Check for financial aid deadlines that your schools might have.

### March

- ✦ Check again for financial aid deadlines at your schools.
- ✦ Pay attention to any "requests for information" you receive from the college admissions or financial aid offices. You should reply as quickly as possible.

### April

- ✦ Consider the offers you've received and decide on your choice of school to attend and notify them.
- ✦ DON'T decline other offers yet! Wait until you receive confirmation from your first choice.
- ✦ Once you have received confirmation, let the others know you will not be attending their school.
- ✦ Now, check the financial aid deadline for your school.
- ✦ You may receive financial aid award notification. You may also need to follow through with your local lender as well.

### May

- ✦ Double check on your high school transcripts. Be sure they get to the school you selected.
- Congrats on your graduation, and enjoy the summer!

## FAFSA-Have you checked yet?

During, but before summer's end, you'll want to follow up with the financial aid office to be sure all is in order. You don't want any last minute surprises! Pay attention to information you'll receive from the school. Check on dorm check-in dates/times. Attend orientation if at all possible.

GOOD LUCK!

### Warning: Be Alert For Financial Aid Scams

College students and potential college students seeking financial aid need to be on the lookout for financial aid scams that are occurring across the United States. As college costs rise nationwide, more students are turning to financial aid to help pay for their higher education. Unfortunately, a number of unscrupulous companies are capitalizing on the situation by charging students to help them find scholarships and then not delivering what they have promised. Many of these companies advertise heavily to students and present misleading information about their services.

An important first step for anyone considering using a company that appears to offer scholarships is to determine whether the company actually has scholarship money to disseminate or if it merely is in the business of providing students with a list of scholarships for which they can apply.

Most companies and organizations that actually give out scholarships do not charge an application fee. As for the companies that only provide lists of scholarships available, students considering paying for such a service should know beforehand that information is available free to the student willing to do a little homework.

University and college financial aid offices, high school counseling offices, and libraries all are excellent sources of that information. With just a little work, students can come up with the same information those companies want to charge them to provide.

For students who choose to pay the companies to do the work for them, it is important to get the companies' promises in writing so that both parties are clear what is being provided.

Source: University of Nevada Las Vegas Website:  
[http://www.unlv.edu/News\\_Bureau/News\\_Releases/1996/Sep96/662.html](http://www.unlv.edu/News_Bureau/News_Releases/1996/Sep96/662.html)